

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: :
JULIA A. MARINEZ : CHAPTER 13
Debtor. :

BANK OF AMERICA, NA :
Movant, :
:
vs. :
JULIA A. MARINEZ : CASE NO. 5-19-00219
Respondents. :

**DEBTOR'S ANSWER TO MOTION FOR RELIEF FROM
AUTOMATIC STAY UNDER SECTION 362**

AND NOW COMES, Julia A. Martinez, the Debtor, and files an Answer to M&Bank of
America's Motion for Relief From the Automatic Stay:

1. Julia A. Martinez (hereinafter the "Debtor") filed a Chapter 13 bankruptcy proceeding with the U.S. Bankruptcy Court for the Middle District of Pennsylvania.
2. Movant alleges that Debtor has failed to make post-petition mortgage payments.
3. Debtor's Counsel is in the process of contacting Debtor to ascertain if the payments have been made and/or if Debtor is in possession of the payments.
4. In the event there is an arrears, the Debtor wishes to enter into a Stipulation to include the arrears in an amended Chapter 13 Plan and/or over a six (6) month period.
5. Movant is not entitled to relief from the automatic stay as the arrearage amount due has been paid or shall be paid through the Chapter 13 Plan, and/or a six (6) month Stipulation, and, therefore, the Movant is adequately protected.

WHEREFORE, the Debtor respectfully requests that Movant's Motion for Relief from the Automatic Stay be denied.

Respectfully submitted,

Date: September 21, 2021

/s/Tullio DeLuca
Tullio DeLuca, Esquire
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CERTIFICATE OF SERVICE

The undersigned hereby certifies that on September 21, 2021, he caused a true and correct copy of Debtor's Answer to Bank of America's Motion for Relief from the Automatic Stay to be served Via First Class United States Mail, Postage Pre-paid in the above-referenced case, on the following:

Jack N. Zaharopoulos, Esq. at info@pamd13trustee.com

Rebecca Solarz, Esq. at rsolarz@kmlawgroup.com

Dated: September 21, 2021

/s/Tullio DeLuca
Tullio DeLuca, Esquire